

The Role Of Digitalization In Zakat To Increasing Zakat Acceptance (Case Study in BAZNAS in Medan City)

Wandi Riyaldi Ahmad Telaumbanua¹, Marliyah², Nurbaiti³ and Razali⁴

^{1,2,3}Universitas Islam Negeri Sumatera Utara, Indonesia

⁴Institut Agama Islam Negeri Lhokseumawe, Indonesia

¹ riyaldiandy@gmail.com

⁴ razali@iainlhokseumawe.ac.id

Abstract— Zakat is the third pillar of Islam that every Muslim must fulfil as a form of obedience to Allah SWT and a means of equalizing income justice throughout society. Baznas as the manager of the zakat has made a breakthrough in the zakat program by utilizing digital technology, namely zakat payments that can be made online. The purpose of this study is to see how the role, implementation and influence of this digital zakat system on increasing the receipt of zakat funds at Baznas Medan City. This research method uses a qualitative approach. This research is carried out directly into the field to describe in detail certain phenomena and then analyzes them to produce descriptive data in the form of written or spoken words from people or observed behaviour. Sources of data used are primary data and secondary data. Data collection techniques and instruments are through interviews and documentation. His research shows that the digitization of zakat acts as a method of collecting zakat funds digitally, which makes it easier for Baznas and muzakki to save time and money. Moreover, to make zakat fund collection more transparent, massive, effective and efficient. The implementation of digitizing zakat at Baznas Medan is through bank transfers, websites, scanning QR codes, and social media. Then the effect of the digitalization system from the website and QR code has not been maximally felt both from Baznas and the community; this is due to the lack of socialization and promotion carried out by Medan City Baznas to the public regarding this digitization system and the existence of some people who do not have the desire to pay their zakat digitally.

Keywords: Digitalization, Zakat Acceptance, Baznas.

1. INTRODUCTION

The rapid development and advancement in the field of modern science and technology have now opened a new era in the development of human culture and civilization, known as the era of globalization [8] Where in the era of communication that is correlated with various digital technologies and it can make the atmosphere closer to the relationship also made as a system that appears as one unit and interdependent. For example, even developed nations and countries will need the assistance of nations and countries in the developing stage and vice versa.

Received: Apr 06, 2020

Reviewed: Mei 08, 2020

Accepted: Jun 10, 2020

*Corresponding Author. E-mail: riyaldiandy@gmail.com

Digital technology is transitioning a working system from its operation to no longer using much human power but more inclined towards a fully automated and sophisticated computer system [3]. Today, we can see the rapid development of technology with various sophisticated and modern communication tools, where a person can do whatever he wants through digital communication tools that he has, starting from online, online food ordering, online transaction payments, and online ride-sharing (ojol). Moreover, all other online-based activities can be accessed without being limited by time and space. New media (digital era) is a term used in digital analysis, internet networks, especially computer information technology. New media is often used to describe digital technology [13].

In Indonesia itself, the development of digital technology is relatively rapid. We can see this from a report from the Indonesian Internet Service Providers Association (APJII), which states that based on the results of the Indonesian Polling study in collaboration with the Indonesian Internet Service Providers Association (APJII), the number of users internet in Indonesia grew to reach 10.12 per cent.

According to the Secretary General of APJII, Henri Kasyfi, this survey involved 5,900 samples with a margin of error of 1.28 per cent. This field data was taken during the period March to April 14 2019. The result, according to Henri Kasyfi, of the total population of 264 million Indonesians, there are 171.17 million people or around 64.8 per cent of who are connected to the internet. Furthermore, there is also research conducted by We Are Social in collaboration with Hootsuite, which is a content management service site that provides online media services that are connected to various social networking sites. Where Hootsuite releases data on internet users and social media in Indonesia, which shows that the Indonesian population who uses the internet and active social media users reaches 150 million out of the total population of the Indonesian population of 268.2 million, this data is presented periodically to analyze the internet, social media, mobile, and e-commerce behaviour each year, such as at the end of January 2019. We can see this as in the following figure.



Figure 1. Number of Internet Users in Indonesia in 2019

Wherefrom the picture above, we can see that the total population of Indonesia is 268.2 million, 355.5 million unique mobile users, 150 million internet users, 150 million active social media users, and 130 million mobile social media users. (Hootsuite, 2019). By looking at the young and growing population of Indonesia's population, it will be possible if Indonesia can become the centre of digital economic growth in the years to come.

The large population in Indonesia and the limited number of adequate employment opportunities make unemployment in Indonesia a complex problem for the Government to overcome [4]. For this reason, by looking at the current development of digital technology in Indonesia, this can be one way to reduce the unemployment rate in Indonesia, as we see now where people work with digital tools, such as online motorcycle taxis, which have to use their smartphones to get passengers.

Then many institutions/agencies are taking advantage of the digital era both for marketing and increasing revenue. In this case, one of the institutions/agencies that take

advantage of the development of this digital era is the National Zakat Agency (Baznas). As an institution that oversees the management of national zakat in Indonesia, Baznas has its duties and functions by Law Number 23 of 2011 concerning Zakat Management, namely the collection, distribution, utilization and reporting of zakat.

If we look at the history of the institutional management of zakat at the time of the Prophet Muhammad, to be precise after the second year of hijrah in Medina, this can certainly be a guide and learning for Muslims today, where Prophet Muhammad SAW, at that time built Baitul Mal as the place for managing zakat then forms amil zakat as the manager of zakat. Each of them has the task of consisting of a katabah or officer who records the zakat obligated, hasabah, namely the officer who assesses and calculates zakat, robes, namely the officer who takes zakat from the muzakki. Khazanah is in charge of collecting and maintaining zakat assets, and finally qasamah, the officer who distributes zakat to mustahik.

As we know, the management of zakat during the time of the Prophet Muhammad was carried out in an alert and disciplined manner. Then amil appointed to carry out their duties are those who are trustworthy, honest and accountable. With optimal management of zakat like this, it would certainly be the first step in bringing peace to the social and economic structures in Medina at that time, where the economy in Medina at that time became more stable and the gap between rich and poor people was getting smaller which was then accompanied by the crime rate. which is getting lower.

Another thing that can be an example in the management of zakat carried out by the Prophet Muhammad, namely not delaying the distribution of zakat. Every time zakat is received in the morning, before noon the apostle has distributed it to the mustahiq. If zakat is received during the day, before nightfall the zakat has been distributed. This is done so that the management of zakat becomes transparent and in order to prevent acts of corruption.

By looking at the history of zakat management carried out by the prophet Muhammad, where everything is done with full discipline, transparency, and accountability, this is certainly in line with the function of the presence of digital system innovations that are currently developing, namely being able to present data that is transparent, fast, and accountable. But the thing that distinguishes it later is that during the time of the prophet, a digital technology tool was still not used as it is currently developing.

The presence of innovation is a form of the emergence of a new idea that can be used to make it easier for people to carry out every activity. Innovation is something new or it can be said that it is also an important improvement, which is the result of the creation or transformation of inventions, discoveries, ideas, analysis, knowledge and data / information[10]. Where as we feel right now that information technology is something that can help all types of business activities, ranging from increasing the efficiency and effectiveness of business processes, managerial systems and cooperation within business groups.

For this reason, utilizing a digital system is one example of innovation made by Baznas in terms of zakat management with the aim of increasing the effectiveness and efficiency of managing zakat funds. This can be seen with the emergence of a zakat management program based on digital technology called the Baznas Information Management System (SIMBA), where this system functions to record and report zakat that is integrated online so that the management of zakat funds collected is more transparent to the public.

In addition, another digital system for zakat management developed by Baznas is the online payment of zakat using digital tools, this is a convenience provided by Baznas to muzakki in making zakat payments. Where muzakki can pay their zakat through digital tools without having to go to the Baznas office to make a traditional zakat payment contract.

To launch this digital-based zakat payment program, Baznas in this case collaborates with several institutions / agencies that also use a digital system in the form of an application.

At the World Forum Zakat Conference which was held on 5-6 November 2019, he agreed to encourage the use of digital technology in the management of zakat. Especially the State of Indonesia is one of the countries that has advanced in the use of digital, especially in the field of collecting zakat.

With the digitization of zakat, the ease in zakat transactions is not only felt by Baznas but also by muzakki. Especially for muzakki who do not have the free time to pay their zakat traditionally to Baznas, but muzakki can pay directly using a digital zakat payment program in the form of various applications, websites, barcodes so that the use of time is more effective and efficient by muzakki. This is also in line with the objectives of zakat management in Law Number 23 of 2011 concerning Zakat Management in Article 3 states:

"That the management of zakat aims to increase the effectiveness and efficiency of services in the management of zakat and increase the benefits of zakat to realize people's welfare and poverty alleviation" (Law Number 23 of 2011).

As has been regulated in Chapter III, part one of Law Number 23 Year 2011 concerning Zakat Management, where in the zakat collection system, in this case the muzakki carry out their own calculations of their zakat obligations and can ask Baznas assistance in both calculations and payments.

In the era of digitalization that is rapidly developing at this time, Medan City Baznas as the management body of zakat in Medan City itself issued a breakthrough in terms of managing zakat by utilizing a digital system in the hope of making it easier for muzakki to pay and calculate the zakat that they pay themselves. In launching this breakthrough, Medan City Baznas collaborates with several Islamic banking institutions and various other digital platforms.

In the digital zakat payment transaction process, Medan City Baznas has provided several services that use digital tools that can be accessed by muzakki, namely through bank transfers where this system has actually been implemented since 2016, but to further maximize the receipt of zakat funds from the digitization system Currently, Baznas Medan City is developing the use of barcodes and websites. The official website of Baznas Kota Medan itself is <https://kotamedan.baznas.go.id/>. Where on the website there are service features that are used to pay zakat, infaq and alms both with digital platform applications such as Gopay, Ovo, Dana and others.

These kinds of applications have also been widely used by the people of Medan themselves in various digital payment transactions. This can be seen from the increasing use of electronic money in North Sumatra, where in September 2019 the total electronic money in circulation was 2.02 million, with the largest market share of 63% in Medan City (North Sumatra News, 2019). As we know, e-money is a non-cash payment instrument that uses electronic media [12]. With the development of the zakat digitization system like this, it will certainly be able to increase the receipt of zakat funds itself.

2. THEORETICAL REVIEW

2.1 Digitalization

Digitalization is a term used to describe transferring media from print, audio and video to digital forms [3]. Alternatively, it can also be said to convert various information, news, or news from analogue format to digital format so that it is easier to manage, produce, store, and distribute.

According to KBBI, digital is related to numbers for a specific calculation system (related to numbers/numbers) [4]. Digital can be said to be a process from the times regarding technology and science that can make everything done by a manual, wholly

automatic and concise. Digital also requires a medium as a liaison, such as electronic devices and internet networks.

Internet network (interconnection networking) is a network of computers worldwide connected using the standard Internet Protocol Suite (ITP / IP) so that computers can access information and exchange data. Then in another sense, it also says that the internet network is a computer network that can connect the whole world without knowing legal and cultural territorial boundaries[5]. Meanwhile, the electronic device in question can be in the form of a mobile phone (hp), computer, and other electronic devices connected. From the above explanation, it can be concluded that digitization is a system that uses technological tools where the operation is more automatic and fast and no longer requires much human labor or manual work, but must have electronic devices and internet networks in its use.

2.2 Zakat

Zakat in Islam is one of the primary fiscal policy instruments, which the fiscal sources of the Islamic economy are divided into two instruments, namely primary instruments and secondary instruments. The primary instruments are financial resources collected at certain times of the year, consisting of zakat, kharaj, jizyah, and usyr. Meanwhile, secondary instruments are sources obtained not based on specific periods but these sources of income, such as ghanimah, endowments, gifts, kafarat, and alms.

Zakat, according to language (orally Arabic), is the basic form (masdar) of the word يَزِيحُ which means blessing (al-barakah), thriving and developing (al-nama '), holy (al-taharah), and purification (al -tazkiyah) (Syakir Jamaludin, 2010). Zakat with the meaning (al-barakah) means that the zakat is expected to bring blessings, especially for himself. Zakat with the meaning (al-nama ') means that assets that are obliged to be zakat are intended to be developed or have the potential to develop. Zakat with the meaning (al-taharah) is intended so that the property that has been zakat makes the remaining sacred assets from the property of others. While zakat with the meaning (al-tazkiyah) is intended so that people who pay zakat get inner peace because their souls have been purified from the nature of stinginess and business results that may be tucked into the rights of others.

Meanwhile, according to the term, it is compulsory to worship, which is carried out by giving a certain amount of one's property to people entitled to receive it according to what is stipulated by Islamic law (Elsi Kartika, 2006: 10). As in economic terms, this zakat is a tool or action of transferring part of the wealth of the rich aimed at poor people in need. So the transfer of wealth means the transfer of economic resources[5].

From some of the above definitions, we can conclude that the digitization of zakat is one of the online zakat collection and distribution service programs developed by Baznas, which can be accessed with various applications or digital payment channels such as the Kitabisa.com application, Gopay, OVO, DANA etc., which are available at digital devices such as cell phones.

2.3 Zakat

The foundation or argument of the al-Quran, which describes this digital technology, has not been found in detail. However, there are several verses that we can make as a basis and guide regarding the advancement of this technology; we can see this in the verses of the al-Qur'an, to be precise in surah al-anbiya verses 80-81, which even though in these verses Allah does not explain precisely specifics about the technology, little shows us how the development of human civilization is better with the use of the technology itself.

وَعَلَّمْنَاهُ صَنْعَةَ لَبُوسٍ لَكُمْ لِيُخْصِنَكُمْ مِنْ بَأْسِكُمْ ۖ فَهَلْ أَنْتُمْ شَاكِرُونَ. وَلِسُلَيْمَانَ الرِّيحَ عَاصِفَةً تَجْرِي بِأَمْرِهِ إِلَى الْأَرْضِ الَّتِي بَارَكْنَا فِيهَا ۖ وَكُنَّا بِكُلِّ شَيْءٍ عَالِمِينَ.

Meaning: "And we have taught the daud the armor of the shield for you, to keep you in battle, so are you not grateful? And for Solomon, a strong wind gusts that blow into the land that we have blessed, and we know about all things ".

The above verse states that Allah SWT told the prophet David about the making of protective clothing used for war [11]; we can see the lessons that Allah SWT conveyed to the Prophet David about the development of making armor specifically designed for soldiers in war. Starting from the iron hat, bulletproof armor and so on, all of them develop the technology that Allah SWT teaches. Suppose we connect it with digital technology at zakat today, of course. In that case, it is in line with what Allah said with the above verse because digital technology is also advancing the civilization of the ummah and provides many benefits and conveniences to help Muslims today. So then, while digital technology also does not contain things contrary to Islamic law, of course, this is allowed for the development of zakat.

As for another opinion that can be the basis for us regarding the payment of zakat online using this digital tool, which is based on the opinion of Shaykh Yusuf Al-Qardhawi in Fiqhuzzakat argues that: "A zakat giver does not have to explicitly state to mustahik that the funds that are he gives are zakat." " Therefore, if a muzakki does not declare to the recipient of zakat that the money he is giving is zakat, then his zakat is still valid (Himam Miladi, 2019). Based on the opinion of Shaykh Yusuf Al-Qardhawi above, then every Muslim who zakat must be able to pay zakat without saying the consent of the qabul because even with the intention of the heart, the zakat given is still valid, this is also in line with the online zakat digitization system developed by the amil zakat institution through digital tools and systems that have been agreed upon by zakat institution without having to do the same way before the muzakki does this, namely by visiting the mosque or zakat collection institution then submitting the zakat and immediately agreeing to the qabul at that place.

The pillars of zakat or the legal conditions for the implementation of zakat are that there must be a zakat giver (muzakki), zakat assets and a zakat recipient (mustahik). Meanwhile, the consent of the qabul is not a must. The digitization of zakat is not solely done to change the harmonious or legal requirements of zakat, but as a form of adaptation to the times and technology that have developed very rapidly lately, and is a way or method provided by Baznas as a zakat collection institution to the muzakki so that it is easy to pay his zakat. The second source of digital zakat law is from the results of a journal analysis entitled Reflections on the Law of Digital Zakat on Baznas in the Context of Improving the Welfare of Mustahik, where researchers in this journal use Islamic legal methodology through the approach of shari'ahshari'ah economic and financial law reveals that the law of using digital technology allowed as long as it does not contradict the principles of shari'ahshari'ah and does not contain elements of harm for its users [11].

3. RESEARCH METHODS

In this study, the authors used a research method with a qualitative approach, namely, where the research was carried out directly in the field (field research) to describe in detail certain phenomena and then analyze them and interpret them through the collected data [13]. Research with a qualitative approach also emphasizes the in-depth understanding aspect of a problem rather than looking at the problem for generalization research then the data in this study will also be described in a descriptive manner related to the role of digitization in receiving zakat in Medan so that it is clearly illustrated in the reader how the role of digitization is receipt of zakat funds at Baznas Medan City.

The research subject here is the Medan City Baznas which will then be examined through interviews conducted with staff and administrators of the Medan City Baznas. As for the object of research, namely the receipt of zakat funds at Baznas Medan City. Sources of data in this study are primary data and secondary data, where the primary data is obtained

based on observations, interviews and discussions with the Medan City National Police. Meanwhile, secondary data is obtained from reports, books, magazines and journals. For data collection techniques also use interviews, literature study, and documentation. Moreover, the data analysis technique was made as suggested by Miles and Huberman; the qualitative data analysis process consists of three stages, namely: data reduction, data display, drawing conclusions and verification [9].

4. RESULTS AND DISCUSSION

4.1 The Role of the Zakat Digitization Service Program in Increasing Zakat Fund Acceptance at Baznasin Medan City

The role of digital services is essentially a process of innovation that is expected to help alleviate individual, and group work, where the convenience assistance provided is to make things faster and better and save time and effort.

For example, there is an innovation made by the Medan City Baznas in implementing a digitalization system through digital technology in terms of zakat, infaq and alms payments, namely the bank transfer system that has been in place since the Medan City Baznas was founded in 2016 to be precise.

Furthermore, in 2019 Baznas Kota Medan began to use new methods to deal with developments in the payment methods for zakat, infaq and alms, namely by developing websites and collaborating with several companies with digital platforms as gopay, OVO, DANA and others. This development through digital technology is solely carried out to maximize the work of the Medan City Baznas as an institution, one of which has the authority to collect/collect both zakat, infaq and alms funds.

Then this was also carried out by the Medan City Baznas so that the role of the digitization system could be an alternative or a new way that could make it easier for muzakki to pay or distribute their zakat, infaq and alms funds. Moreover, with this system, muzakki also gets time and energy savings. As a zakat management institution, it is also an effective and efficient method for Medan City Baznas, making it easier to examine, calculate and accumulate in collecting zakat funds from the public.

4.2 Implementation of the Zakat Digitization Program at Baznas in Medan City

The following is the implementation of the zakat digitization system at the Medan City Baznas, namely:

a. Internal Platform (website)

Websites are usually used to tell something that can educate and inform readers about a specific topic. As well as news, tips and tricks, tutorials, announcements and so on. Kota Medan website, <https://kotamedan.baznas.go.id/>. Including the following:

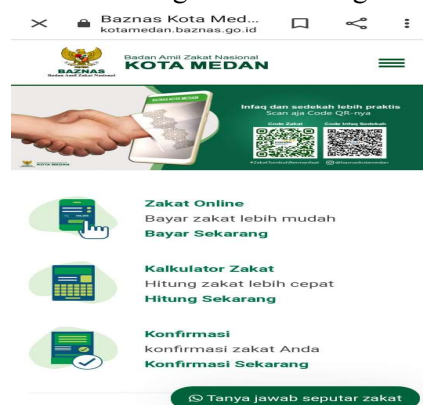


Figure 2. Display of the Main page of Baznas Medan City Website

a) Zakat Online

This feature makes it easier for muzaki to pay zakat, where muzakki can pay zakat by completing some of the requirements available in this feature. The requirements must be completed by typing in the name, cellphone number, the nominal amount of zakat paid, then selecting the type of zakat and bank transfer and clicking to pay zakat. Moreover, to avoid confusion among muzakki in paying zakat, this feature also provides direct questions and answers about zakat.

In Medan City Baznas itself, the funds generated from this feature do not yet exist. This is because the application of this system is still relatively new, and the socialization and promotion that has been carried out are still not much informed by Medan City Baznas to the public. This can be seen in the following image:

Islamic Income Ratio (IsIR) is a ratio used to calculate the percentage of halal income with the total income given as a whole to see how much halal income is owned or earned. High halal income will be one measure that shows the excellent management of the Bank's finances. Improved financial performance will impact increasing the Bank's profitability which will have implications for an increase in Return on Assets (ROA). Return On Assets (ROA) is the ratio used to measure the company's ability, in this case, the Bank, in obtaining overall profits. The greater the Return On Assets (ROA) a bank has, the greater the level of profit the Bank will achieve and the better the Bank's position in terms of asset use. Zakat calculator

A service feature that makes it easier for muzakki to calculate the amount of zakat that must be paid or paid. In this zakat calculator feature, there are several features, namely the type of zakat that you want to pay and the zakat calculation feature that you want to pay.

b) Zakat Confirmation

After the muzakki calculates the funds that must be zakat, the zakat confirmation feature is helpful as proof of payment that the muzakki has paid his zakat through an internal platform (website). Not only about payments which are available on the internal platform (website), but Baznas Kota Medan also provides features such as the history of BAZNAS, organizational structure, vision and mission, legacy, work programs and social activities.

Figure 3. Display Service Features of Medan City Baznas Zakat Calculator

b. Internal Platform (Scan QR code)

QR code/barcode is an arrangement of black and white vertical lines with different thicknesses used to store specific data such as production codes, expiration dates, and identification numbers that are usually used in payment transactions. However, an optical reading device (barcode reader) is also needed to read or scan the barcode itself.

For features of online zakat, info, and alms payment services, Medan City Baznas provides service features, one of which is scanning a QR code/barcode. In facilitating the use of this platform, Medan City Baznas collaborates with Bank Syariah Mandiri to scan QR codes for zakat payments and then collaborates with several e-commerce sites such as

gopay, OVO, DANA, and others. The following is a picture of the QR code of Baznas Medan City.



Figure 4. Display of Baznas Medan City QR Code Scan Service Features

c. Social media

Social media is a service used by Baznas Medan City in socializing or promoting various forms of information and activities or empowerment programs that are carried out. The following is a picture of the Baznas Medan City social media:

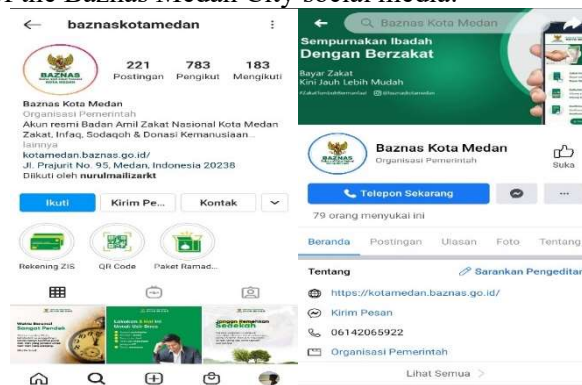


Figure 5. Display of Social Media Service Features of Baznas Medan City

d. Transfer via Bank, ATM, Mobile Banking

Transfers via Bank, ATM, and Mobile Banking are methods that have been used in collecting zakat, infaq, and alms funds by the Medan City Baznas since its establishment in 2016 in collaboration with several sharia banks including Bank SUMUT Syariah, Panin Islamic Bank Dubai, Bank Syariah Mandiri and Bank Muamalat. This method can also be said to be quite effective and efficient where if we look at the total revenue for the Medan City Baznas zakat fund from 2017 to 2019, it is quite large as in the following table:

Badan Amil Zakat Nasional KOTA MEDAN		
Rekening Zakat		
REKENING ZAKAT (a.n. BAZNAS KOTA MEDAN)		
NO.	BANK	NOMOR REKENING
1.	Bank SUMUT Syariah	612.03.01.002456.7
2.	Bank Muamalat	2150017777
3.	Bank Syariah Mandiri	7118844887
4.	Bank Muamalat	2150015555

Badan Amil Zakat Nasional KOTA MEDAN		
REKENING INFAK/SEDEKAH (a.n. BAZNAS KOTA MEDAN)		
NO.	BANK	NOMOR REKENING
1.	Bank SUMUT Syariah	612.03.01.002777.7
2.	Bank Muamalat	2150017777

KOTA MEDAN		
Alamat: Jl. Prajurit No.95, Glugur Darat I, Kec. Medan Timur, Sumut 20236		
Email: baznaskota.medan@baznas.go.id		
Telepon: (061) 42065922		

Figure 6. Display of Transfer Service Features via Bank, ATM, Mobile Banking

Table 1. Zakat Acceptance in Baznas Medan City

No.	Year	Zakat Acceptance
1.	2017	224.876.675
2.	2018	318.759.592
3.	2019	310.816.895

The differences between the implementation of digital and traditional zakat collection are as follows:

Table 2. Differences between Digital and Traditional Zakat

No.	Traditional Zakat	Digital Zakat
1.	For offline zakat, payments are made by directly bringing together muzakki and zakat officers.	For online zakat, the payment can be made anywhere and anytime without meeting muzakki and zakat officials.
2.	The services provided include a zakat pick-up service.	The services provided are zakat payments that can be made through digital technology, including through bank transfers, websites, scanning QR codes.
3.	As for the form of confirmation of zakat that is carried out directly / offline as we know it is based on Islamic law, namely through aqad, namely qabul consent between zakat officers and muzakki	To confirm zakat online, there is verification and notification via e-mail and sms that goes to Baznas Medan.

4.3. The Effect of Digitalization in Increasing Zakat Funds at Baznas Medan City

The digitization of zakat will greatly benefit Medan City Baznas and muzakki because collecting and managing zakat, infaq, and alms funds are more accessible, faster, and more transparent, effective and efficient. Nor does it require a lot of administrative, consumption, and other marginal costs.

If we look at the zakat payment method usually done directly (offline), we compare the payment to the digitization system. Of course, it will be more profitable if we implement a digital system. This is because the management is carried out through digital technology that uses the internet network to function as a link that can reach muzakki candidates that are wider and faster.

The use of digital technology at the Medan City Baznas has been felt since the Medan City Baznas was founded, namely in 2016, where the method of collecting zakat funds uses bank transfers by collaborating with several banks, including Bank SUMUT Syariah, Panin Islamic Bank Dubai, Islamic Bank Mandiri and Bank Muamalat. This is, of course, also very helpful for muzakki in paying their zakat funds where they can directly transfer the funds they zakat directly to the number to the bank account that has been provided without having to go to the Medan City Baznas office so that it will save more time, cost and energy:

However, the effect of the use of the zakat digitization system through the website and QR Code Scan tends to be ineffective and efficient. This is due to several things as follows:

- a. There has not been a special division for zakat digitization to manage payments and fundraising through a digital platform. If we look at the central Baznas, has formed a digital zakat division to receive any funds originating from this digital platform so that everything becomes more effective and efficient.

- b. Lack of socialization and promotion in advertisements carried out by the Medan City Baznas to the public.
- c. Which then causes public knowledge about this digitization system to be still very minimal.
- d. Then the lack of desire and awareness of the community itself in carrying out its obligation to pay zakat digitally for those who have met the requirements to pay zakat.

5. CONCLUSION

1. The digitization of zakat acts as the newest method of collecting zakat funds, making it easier for the National Education Agency to collect zakat funds. Moreover, as a means of digital payment for muzakki, this method will make zakat payments save more time, and not many use administration, consumption, and other marginal costs.
2. The implementation of zakat digitization at the Medan City Baznas, namely: First, through bank transfers. Second, the internal platform through the website. Third, an external platform through Scan QR Code in collaboration with Bank Syariah Mandiri and PT. Gojek Indonesia through gopay.
3. The effect of the zakat digitization system on the receipt of zakat funds from the Medan City Baznas via transfer is quite effective and efficient because it has been used since the Medan City Baznas was established with a large number of funds received. However, services through the website and scanning QR code are still not effective and efficient, we can see from the very minimal funds obtained, which is because there has not been a special division that manages the digitization of zakat, then the lack of socialization and promotion carried out by the Medan City Baznas to the community which causes public knowledge of the digital zakat system to be very minimal, and finally the lack of desire and awareness from the community in fulfilling their zakat obligations.

REFERENCES

- [1] Aan, Ansori. *"Digitalisasi Ekonomi Syariah"*. Jurnal Ekonomi dan Bisnis Islam. 2016.
- [2] Ahmadi Bi Rahmani, Nur. *Metodologi Penelitian Ekonomi*, Medan: FEBI UIN-SU Press. 2016.
- [3] Azizah, Lailan. *"Penerapan Digitalisasi Untuk Perpustakaan"*. Jurnal Iqra. 2012.
- [4] Imsar. *"Analisis Faktor-Faktor Yang Mempengaruhi Tingkat Pengangguran Terbuka Di Indonesia Periode 1989-2016"*. Jurnal Ekonomi dan Bisnis Islam. 2018.
- [5] Isnaini Harahap, Muhammad Ridwan. *"The Handbook Of Islamic Economics"*. Medan: FEBI UINSU. 2016.
- [6] Jamaludin, Syakir. *Kuliah Fikih Ibadah*. Yogyakarta: Suty Sarana Grafika. 2010.
- [7] Kartika Sari, Elsi. *Pengantar Hukum Zakat dan Wakaf*. Jakarta: PT. Grasindo. 2006.
- [8] Muhaimin. *"Studi Islam Dalam Ragam Dimensi Dan Pendekatan"*. Cet. Ke-5. Jakarta: KENCANA. 2017.
- [9] Morrisian. *Riset Kualitatif*, Jakarta: Prenadamedia Group. 2019.
- [10] Nurbaiti. *"Sistem informasi Keuangan/Perbankan"*, Medan: FEBI UINSU Press. 2019.
- [11] Mutia. *"Teknologi Dalam Al-Qur'an"*, Jurnal Islam Futura, 7. 2008.
- [12] Nasution, Muhammad Irwan Padli, et.al. *"Face Recognition Login Authentication For Digital Payment Solution At Covid-19 Pandemic"*. Jurnal IC2IE. 2020.
- [13] Rohimah, Afifatur. *"Era Digitalisasi Media Pemasaran Online dalam Gugurnya Pasar Ritel Konvensional"*. Jurnal Ilmu Komunikasi. 2018.